

Certificate Number: 17082-PAW-DE-028631902

Bankruptcy Case Number: 16-10694



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 17, 2017, at 10:39 o'clock AM MST, BETTY C KROUSE completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: January 17, 2017 By: /s/Eli Hernandez

Name: Eli Hernandez

Title: Customer Service Representative